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Reinhart Boerner Van Deuren s.c.

By:

Andrew T. Pham
Andrew T. Pham

Date: October 15, 2003

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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: FIRMIN BACKER

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GROUP 3600

In re application of: Dushyant)
Sharma, et al.)
Application No: 09/543,938)
)
Filed: 04/06/2000)
)
Confirmation No.)
Attorney Docket No. 6582-RCE)
Customer No. 22922)

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEMS AND
PROCESSES

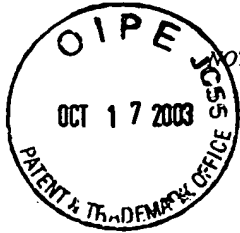
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 15, 2003

**TRANSMITTAL OF SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT BEFORE MAILING DATE OF EITHER A FINAL ACTION
OR NOTICE OF ALLOWANCE (37 CFR 1.97(c))**

NOTE: "An information disclosure statement shall be considered by the Office if filed . . . before the mailing date of either (1) a final action under § 1.113 or (2) a notice of allowance under § 1.311, whichever occurs first, provided the statement is accompanied by either a certification as specified in paragraph (e) of this section or the fee set forth in § 1.17(p)." 37 CFR 1.97(c).

NOTE: "If a final action or notice of allowance is mailed in an application and later withdrawn, the application will be considered as not having had a final action or notice of allowance mailed for purposes of considering an information disclosure statement." Notice of April 20, 1992 (1138 O.G. 37-41, 39).



NOTE:

"If information submitted during the period set forth in 37 CFR 1.97(c) with a certification is used in a new ground of rejection on unamended claims, the next Office action will not be made final since in this situation it is clear that applicant has submitted the information to the office promptly after it has become known and the information is being submitted prior to a final determination on patentability by the Office. However, the information submitted with a certification can be used in a new ground of rejection and the next Office action made final, [i]f the new ground of rejection was necessitated by amendment of the application by applicant. Where the information is submitted during this period with a fee, the examiner may use the information submitted, e.g., printed publication or evidence of public use, and make the next Office action final whether or not the claims have been amended, provided that no other new ground of rejection which was not necessitated by amendment to the claims is introduced by the examiner. See MPEP 706.07(a). If a new ground of rejection is introduced that is neither necessitated by an amendment to the claims nor based on the information submitted with the fee set forth in 37 CFR 1.17(p), the Office action shall not be made final." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

WARNING:

"A petition for suspension of action to allow applicant time to submit an information disclosure statement will be denied as failing to present good and sufficient reasons, since 37 CFR 1.97 provides adequate recourse for the timely submission of prior art for consideration by the examiner." Notice of July 6, 1992 (1141 O.G. 63).

**TIME OF TRANSMITTAL OF ACCOMPANYING INFORMATION
DISCLOSURE STATEMENT**

1. The information disclosure statement transmitted herewith is being filed **after** three months of the filing date of this national application or the date of entry of the national stage as set forth in § 1.491 in an international application or after the mailing date of the first Office action on the merits, whichever event occurred last but **before** the mailing date of either:

- (1) a final action under § 1.113 or
- (2) a notice of allowance under § 1.311,

whichever occurs first.

CERTIFICATION OR FEE

2. Accompanying this transmittal is

(check either A or B below)

- A. ☐ a certification as specified in 37 CFR 1.97(e)

OR

- B. ☒ the fee set forth in 37 CFR 1.17(p) for submission of an information disclosure statement under § 1.97(c). (\$180.00).

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FEE PAYMENT

(complete this item, if applicable)

3. Applicant elects the option to pay the fee set forth in 37 CFR 1.17(p) for submission of an information disclosure statement under § 1.97(c) (\$180.00).

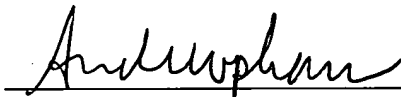
Fee due \$180.00

METHOD OF PAYMENT OF FEE

4. ☒ Attached is a check including the amount of \$180.00
☐ Charge Account No. 18-0882 in the amount of \$
A duplicate of this request is attached.

If any additional fees are due, please charge Account 18-0882

Dated: October 15, 2003
Reg. No. 54,879
Tel. No.: (414) 298-8160



SIGNATURE OF ATTORNEY
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**SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet	1	of	5
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Complete if Known

Application Number	09/543,938
Filing Date	04/06/2000
First Named Inventor	Dushyant Sharma
Group Art Unit	3621
Examiner Name	
Attorney Docket Number	6582

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/09/1982	Atalla	
		US- 4,317,957	03/02/1982	Sendrow	
		US- 4,420,751	12/13/1983	Paganini et al.	
		US- 4,454,414	06/12/1984	Benton	
		US- 4,460,960	07/17/1984	Anderson, et al.	
		US- 4,634,845	01/06/1987	Hale et al.	
		US- 4,678,895	07/07/1987	Tateisi, et al.	
		US- 4,689,478	08/25/1987	Hale et al.	
		US- 4,695,880	09/22/1987	Johnson et al.	
		US- 4,727,243	02/23/1988	Savar	
		US- 4,734,858	03/29/1988	Schlaflly	
		US- 4,799,156	01/17/1989	Shavit et al.	
		US- 4,823,264	04/18/1989	Deming	
		US- 4,947,028	08/07/1990	Gorog	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (<i>if known</i>)				
		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Citibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
		WO99/15999	04/01/1999	Microsoft Corporation		
		WO99/58339	11/18/1999	Jean-Claude Sarda		
		WO00/42551	07/20/2000	The Chase Manhattan Bank		

Examiner Signature	Date Considered
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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST. 3). ⁴ For Japanese patent documents, the indication of the year of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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First Named Inventor	Dushyant Sharma
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Attorney Docket Number	6582

Sheet 2 of 5

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		Number - Kind Code ² (if known)			
		US- 5,007,084	04/09/1991	Materna et al.	
		US- 5,025,373	06/18/1991	Keyser, Jr., et al.	
		US- 5,220,501	06/15/1993	Lawlor, et al.	
		US- 5,231,571	06/27/1993	D'Agostino	
		US- 5,265,033	11/23/1993	Vajk et al.	
		US- 5,283,829	02/01/1994	Anderson	
		US- 5,287,270	02/15/1994	Hardy, et al.	
		US- 5,325,290	06/28/1994	Cauffman, et al.	
		US- 5,326,959	06/05/1994	Perazza	
		US- 5,336,870	08/09/1994	Hughes, et al.	
		US- 5,341,429	08/23/1994	Stringer, et al.	
		US- 5,347,632	09/13/1994	Filepp, et al.	
		US- 5,420,405	05/30/1995	Chasek	
		US- 5,424,938	06/13/1995	Wagner et al.	
		US- 5,473,143	12/05/1995	Vak et al.	
		US- 5,483,445	01/09/1996	Pickering	
		US- 5,594,910	01/14/1997	Filepp, et al.	
		US- 5,649,117	07/15/1997	Duffy	
		US- 5,655,089	08/05/1997	Bucci	
		US- 5,699,528	12/16/1997	Hogan	
		US- 5,710,889	01/20/1998	Clark et al.	
		US- 5,717,868	02/10/1998	James	
		US- 5,727,249	03/10/1998	Pollin	
		US- 5,729,693	03/17/1998	Holda-Fleck	
		US- 5,745,886	04/28/1998	Rosen	

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FOREIGN PATENT DOCUMENTS

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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				

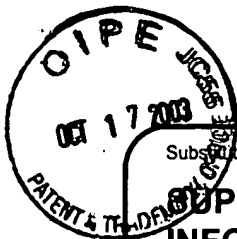
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Sheet 3 of 5

Complete if Known

Application Number	09/543,938
Filing Date	04/06/2000
First Named Inventor	Dushyant Sharma
Group Art Unit	3621
Examiner Name	
Attorney Docket Number	6582

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 5,787,403	07/28/1998	Randle	
		US- 5,815,665	09/29/1998	Teper, et al.	
		US- 5,832,460	11/03/1998	Bednar et al.	
		US- 5,845,267	12/01/1998	Ronen	
		US- 5,848,400	12/08/1998	Chang	
		US- 5,884,290	03/16/1999	Clark et al.	
		US- 5,890,140	03/30/1999	Clark et al.	
		US- 5,903,721	05/11/1999	Sixtus	
		US- 5,903,732	05/11/1999	Reed, et al.	
		US- 5,905,976	05/18/1999	Mjolsnes et al.	
		US- 5,930,759	06/27/1999	Moore, et al.	
		US- 5,943,656	08/24/1999	Crooks, et al.	
		US- 5,956,695	09/21/1999	Carrithers et al.	
		US- 5,956,700	09/21/1999	Landry	
		US- 5,978,780	11/02/1999	Watson	
		US- 6,029,151	02/22/2000	Nikander	
		US- 6,032,133	02/29/2000	Hilt et al.	
		US- 6,052,457	10/05/1999	Abdelaal et al.	

FOREIGN PATENT DOCUMENTS

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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
Examiner Signature		Date Considered				

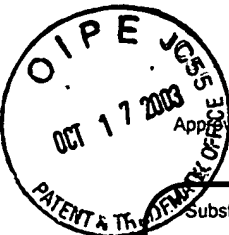
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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/543,938		
		Filing Date	04/06/2000		
		First Named Inventor	Dushyant Sharma		
		Group Art Unit	3621		
		Examiner Name			
Sheet	5	of	5	Attorney Docket Number	6582

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		STONEMAN, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pp. 50-58.	
		HALLERMAN, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999.	
		NO AUTHOR NAME GIVEN, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999,	

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